



A Place to Call Home

Strategies for Affordable and Accessible Housing

Booklet Five

The Consolidated Plan

Indiana Governor's Planning Council
for People with Disabilities
and
Center on Community Living and Careers
Indiana Institute on Disability and Community
Indiana's University Center for Excellence
Indiana University

This material was produced with the assistance of the Indiana Housing Finance Authority under the National Affordable Housing Act of 1990, as amended, using HOME Investment Partnerships Program funds allocated by HUD.

A Place to Call Home, Strategies for Affordable and Accessible Housing comprises a series of five booklets. The full series contains:

- Booklet 1: Rental Housing
- Booklet 2: Homeownership
- Booklet 3: Home Modifications
- Booklet 4: Fair Housing
- Booklet 5: The Consolidated Plan

Copies of Booklet 5: The Consolidated Plan and other titles in this series are available from:

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The Center on Community Living and Careers is one of seven centers located at the Indiana Institute on Disability and Community, Indiana University, Bloomington. The work of the Indiana Institute encompasses the entire life span, from birth through older adulthood, and address topical areas that include:

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|-------------------------------|--|
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The Indiana Institute on Disability and Community pursues its mission with support from Indiana University and funding from federal and state agencies, and foundations.

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Table of Contents

What is the Consolidated Plan?	1
What resources are controlled by the Consolidated Plan and how can they be used?	1
Why is the Consolidated Plan important to people with disabilities, their families and supporters?	1
What Indiana agencies or governmental units have responsibility for overseeing the Consolidated Plan process?	2
When do Consolidated Plans need to be completed?	2
How can people with disabilities impact the Consolidated Plan?	3
How do I get a copy of the Consolidated Plan for my community?	3
Additional Resources.....	4
Bibliography.....	4

The Consolidated Plan

What is the Consolidated Plan?

The Consolidated Plan (ConPlan) is a state or community plan for affordable housing and community development activities. It is a long-term housing plan that controls access to the U.S. Department of Housing and Urban Development's (HUD) funds used to expand affordable housing opportunities. The ConPlan is intended to be a five-year housing strategy that includes:

- ▶ An assessment documenting the need for housing within a state or community.
- ▶ A five-year comprehensive housing plan that addresses the need for affordable housing.
- ▶ A one-year action plan that describes the activities undertaken within a year to address these needs.

What resources are controlled by the Consolidated Plan and how can they be used?

The ConPlan controls valuable HUD (or federal) affordable housing programs including:

- ▶ Community Development Block Grant (CDBG)
- ▶ Home Investments Partnerships Program (HOME)
- ▶ Housing Opportunities for Persons with AIDS (HOPWA)
- ▶ Emergency Shelter Grant (ESG)

During the ConPlan process, decisions are made about how these (four) 4 federal housing programs will be used. At the state and local level all of the HOME and HOPWA funding must be spent on affordable housing-related activities. CDBG funds may be spent on affordable housing activities. These activities may range from creating affordable homeownership opportunities, to assuring that emergency shelters are available to people who are homeless. Specifically, affordable housing-related activities may include:

- ▶ Housing rehabilitation, including home modifications;
- ▶ Grants and loans for affordable housing development;
- ▶ Down payments and closing cost assistance to increase homeownership opportunities;
- ▶ Tenant based rental assistance (HOME and HOPWA); and
- ▶ Emergency shelter or services for people who are homeless (ESG only).

Not every locality that submits a ConPlan receives funding for all four affordable housing programs.

Why is the Consolidated Plan important to people with disabilities, their families and supporters?

"In 2000, there was not one single housing market in the country where a person with a disability receiving SSI benefits could afford to rent a modest efficiency or one-bedroom unit." (Source: Priced Out in 2000: The Crisis Continues).

The ConPlan is important because it controls how key federal housing resources are spent. Individuals and groups trying to expand affordable and accessible housing (rental and homeownership opportunities) should review their community's ConPlan to see if it addresses the housing needs and preferences of people with low incomes and disabilities. There are a number of possible uses of these federal dollars. For example:

- ▶ A portion of HOME funding could be targeted for a tenant based rental assistance program that would benefit people with disabilities.
- ▶ A portion of HOME funding could be directed to assist people with disabilities to become first-time homebuyers.
- ▶ People could benefit from CDBG grants and loans used to develop affordable housing by ensuring that some of the units are affordable and accessible for people receiving SSI benefits.
- ▶ CDBG funds could be targeted to increase the availability of home modification funds.

What is the need in your community?

What Indiana agencies or governmental units have responsibility for overseeing the Consolidated Plan process?

Indiana receives HUD funds to address housing needs in both urban and non-urban communities. Funds are awarded directly to eligible cities and to the state for affordable housing and community development activities.

For the awarding of funds, HUD distinguishes between "entitlement communities" and "non-entitlement communities." If a community is designed as an entitlement community, a local unit of government will oversee the ConPlan process and administer the funds. If a community is designed as a non-entitlement community, the state will oversee the ConPlan process and administer the funds.

Entitlement communities and a local unit of government:

HUD funds are awarded directly to eligible metropolitan cities and urban counties. These are called "entitlement communities" or "participating jurisdictions." Entitlement communities are typically municipalities with populations over 50,000 and urban counties with populations over 200,000.

Indiana entitlement communities include: Anderson, Bloomington, East Chicago, Elkhart, Evansville, Fort Wayne, Gary, Goshen, Hammond, Kokomo, Indianapolis, Lafayette, Lake County, Mishawaka, Muncie, New Albany, South Bend, Terre Haute, and West Lafayette.

A local unit of government, often the planning or community development department, is typically responsible for coordinating the ConPlan process in an entitlement community.

Non-entitlement communities and the state:

The state administers HUD funds for all the communities that do not qualify to receive funds directly from HUD. These are known as non-entitlement communities, and include rural areas.

The Indiana Housing Finance Authority (IHFA) and the Indiana Department of Commerce (IDOC) are responsible for coordinating the ConPlan process for the non-entitlement areas.

When do Consolidated Plans need to be completed?

The state and each entitlement community have a "program year" in which they implement the ConPlan annual one-year action plans. Each locality and state is permitted by HUD to decide when its program year begins.

If you live in an entitlement community, contact your local planning or community development officials to find out the planning schedule for the ConPlan process.

If you live in a non-entitlement community, contact IHFA or IDOC to find out the planning schedule.

Most communities were required to write a new, five-year plan in 2000. These communities are now submitting annual updates.

How can people with disabilities impact the Consolidated Plan?

To ensure that the ConPlan adequately reflects the housing needs and preferences of people with disabilities, individuals, families, and representatives from advocacy and support service organizations can be involved in the process in several ways, including:

- ▶ Participating in regional public forums to identify affordable housing needs and preferences.
- ▶ Completing state and community development surveys designed to collect information from organizations (e.g., Independent Living Center) on a community's housing needs.
- ▶ Learning how the ConPlan funds can be used to expand affordable and accessible housing for people with disabilities.
- ▶ Reviewing the Indiana Consolidated Annual Performance and Evaluation Report (CAPER) to determine who is actually benefiting from the HUD funding for affordable housing. For information contact the Indiana Housing Finance Authority at: Phone: 1-800-872-0371 or at their web site:

www.in.gov/ihfa/comdev/comp/caper/caper.htm

- ▶ Reviewing and commenting on the draft of the ConPlan by letter and by attending public hearings.

How do I get a copy of the Consolidated Plan for my community?

There are a number of ways to get a copy of the ConPlan for your community such as:

- ▶ Requesting copies of the state and local ConPlans at your local library.
- ▶ Contacting the Indiana Housing Finance Authority at 1-800-872-0371 or see their web site: www.indianahousing.org for the state ConPlan.
- ▶ Contacting your local city planning or community development office if you live in an entitlement community.
- ▶ Viewing Executive Summaries of ConPlans that are available for selected communities across the United States at the HUD web site:

www.hud.gov/library/bookshelf18/archivedsum.cfm

**For information on the State
ConPlan contact:**

**Indiana Department of
Commerce**

1-800-824-2476

**You may also access the
ConPlan through:**

**Indiana Housing Finance
Authority's website at:**

[www:indianahousing.org](http://www.indianahousing.org)

Additional Resources:

Web sites:

HUD

www.hud.gov (Summaries of Community ConPlans are available at this site)

Technical Assistance Collaborative

www.tacinc.org

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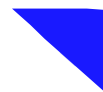
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